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(Pinner)

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September 6, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing to voice my opinion about letting Wal-Mart opening Wal-Mart banks.

The following is why I am against it:

1. I feel it represents a dangerous concentration of economic power. Wal-Mart already controls more economic power than they should be allowed to control.
2. A Wal-Mart Bank would hurt and drive out the local community banks just like it already has community grocery stores, pharmacies, and hardware stores to name a few. Wal-Mart has a history of de-stabilizing communities.
3. It would create a conflict of interest. Wal-Mart could favor its suppliers in credit decisions and disfavor small business that compete with it for other products it sells. Or it could require their suppliers to switch their banking from community banks to Wal-Mart Bank.
4. Mixing banking and commerce is bad public policy.

Please deny Wal-Mart's application for deposit insurance.

Thank you,



Jill Maple